

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TENNESSEE

IN RE

Re Michael Scott Carmichael

(Case Name)

CASE NO.

CHAPTER 11

No. 2:18-bk-5024-MPP

Debtor(s)

MONTHLY OPERATING REPORT
FOR INDIVIDUALS

FOR MONTH ENDING FEBRUARY 28, 20 18

Comes now M. Scott Carmichael, debtor in possession,

an hereby submits its Monthly Operating Report for the period commencing

February 01, 2018 and ending February 28, 2018 as shown by the report and

exhibits consisting of 43 pages and containing the following, as indicated:

X Statement of Income (Loss)

X Statement of Assets and Liabilities

X Reconciliation of Cash/Cash Disbursements Detail (Exhibit A)

X Detail of Post-Petition Liabilities (Exhibit B)

X Transfer of Property (Exhibit C)

X Certificate of Service

I declare under penalty of perjury that this report and all attachments are true and correct to the best of my knowledge and belief. I also hereby certify that the original Monthly Operating Report was filed with the Bankruptcy Court Clerk and a copy delivered to the parties as listed on the attached Certificate of Service

Date: 3.14.2018

DEBTOR-IN-POSSESSION

M Scott Carmichael
(Signature)

Name and Title: M. Scott Carmichael

Address: 648 Ranch Road, #1A

Blaine, TN 37709

Telephone Number: (843) 729-6824

NOTE: These forms are available on the Region 8 U.S. Trustee website at:
<http://www.justice.gov/ust/r08/chattanooga/chapter11.htm>

For more information contact:

Becky H. Halsey
Bankruptcy Analyst
Office of the U.S. Trustee
800 Market Street, Ste 114
Knoxville, TN 37902
(865) 545-4015

CASE NUMBER: No. 2:18-bk-50024-MPP

STATEMENT OF INCOME (LOSS)

I. INCOME (LIST SOURCES)	CURRENT MONTH	FILING TO DATE
Guardian Enterprises, LLC	\$ 18,920.46	\$ 36,342.65
	-	-
	-	-
II. PURCHASES	\$ -	\$ -
III. GROSS PROFIT (SEC. I LESS SEC. II)	\$ 18,920.46	\$ 36,342.65
IV. GENERAL EXPENSES	\$ -	\$ -
Advertising	-	(1,500.00)
Accounting	-	-
Bank Charges & CC Fees	(260.61)	(356.87)
Compensation to Officers, Partners or Proprietors	-	-
Client Reimbursements	(411.19)	(411.19)
Commission & Fees	(140.00)	(544.55)
Contract Labor	-	(2,795.76)
Hotels & Motels	(242.36)	(336.90)
Insurance - Health & Other	(464.76)	(1,071.58)

	<u>CURRENT MONTH</u>	<u>FILING TO DATE</u>
Legal	<u>-</u>	<u>-</u>
Meals & Entertainment	<u>(251.63)</u>	<u>(918.29)</u>
Postage	<u>(211.86)</u>	<u>(325.64)</u>
Property Taxes	<u>-</u>	<u>-</u>
Rent	<u>(200.00)</u>	<u>(400.00)</u>
Repair & Maintenance	<u>-</u>	<u>-</u>
Supplies & Office Expense	<u>(261.52)</u>	<u>(1,248.83)</u>
Taxes - Payroll & Other	<u>-</u>	<u>-</u>
Telephone & Cell Phone	<u>(68.80)</u>	<u>(186.77)</u>
Travel Expense	<u>-</u>	<u>-</u>
Utilities	<u>-</u>	<u>-</u>
Vehicle Expense	<u>(6,058.54)</u>	<u>(6,907.62)</u>
Personal Expenses (attach list)	<u>(5,794.84)</u>	<u>(8,238.68)</u>
<u>Business Gifts</u>	<u>(129.96)</u>	<u>(129.96)</u>
	<u>-</u>	<u>-</u>
TOTAL EXPENSES:	<u>\$ (14,496.07)</u>	<u>\$ (25,372.64)</u>
NET INCOME OR LOSS (SEC. III LESS SEC. IV)	<u>\$ 4,424.39</u>	<u>\$ 10,970.01</u>

Income Statement
M. Scott Carmichael - Personal Expenses
For the Month Ended 28 February 2018

Guardian Enterprises, LLC
Guardian Enterprises, LLC
For the Month Ended 28 February 2018

	Feb-18	YTD		Feb-18	YTD
Revenue			Revenue		
Revenue - Guardian Enterprise	18,920.46	36,342.65	Revenue - Guardian Enterprise	-	-
Revenue - Guardian of Alabama	-	-	Revenue - Guardian of Alabama	-	-
Total Revenue	\$ 18,920.46	\$ 36,342.65	Total Revenue	\$ -	\$ -
Gross Profit	\$ 18,920.46	\$ 36,342.65	Gross Profit	\$ -	\$ -
Operating Income / (Loss)	\$ 18,920.46	\$ 36,342.65	Operating Income / (Loss)	\$ -	\$ -
Other Income and Expenses			Personal Expenses		
Advertising, Marketing, & Promotion	-	(1,500.00)	ATM Withdrawals - Personal Expenses	(749.49)	(952.99)
Auto Expense	(6,058.54)	(6,907.62)	Auto Expense	(2,984.06)	(3,407.57)
Bank Charge	(60.90)	(90.85)	Bank Charge	-	-
Business Gifts	(129.96)	(129.96)	Church Tithes	(203.00)	(203.00)
Client Reimbursement	(411.19)	(411.19)	Client Reimbursement	-	-
Commission & Fees	(140.00)	(544.55)	Commission & Fees	-	-
Communications: Cell, Telephone, Internet	(68.80)	(186.77)	Communications: Verizon Wireless	(68.80)	(186.78)
Contract Labor	-	(2,795.76)	Contract Labor	-	-
Credit Card Fees	(199.71)	(266.02)	Credit Card Fees	-	-
Hotels, Motels, Etc.	(242.36)	(336.90)	Haircuts	(27.00)	(50.00)
Insurance - Health - Owner/Stockholder	(464.76)	(929.52)	Insurance - Health - Owner/Stockholder	-	-
Insurance - Other	-	(142.06)	Insurance - Other	-	-
Meals and Entertainment	(251.63)	(918.29)	Meals and Entertainment	(478.90)	(719.43)
Office Expense	(261.52)	(786.25)	Other Personal Expenses, e.g., Wal-Mart	(361.07)	(664.96)
Postage	(211.86)	(325.64)	Personal Gifts	(82.51)	(82.51)
Rent - Real Property	(200.00)	(400.00)	Pharmacy - Rite Aid, CVS, Etc.	(40.02)	(50.78)
Supplies - Other	-	(462.58)	Rent - Real Property	(800.00)	(1,600.00)
Uniform	-	-	Uniform - Dry Cleaners	-	(320.67)
Total Other Income and Expense	\$ (8,701.23)	\$ (17,133.96)	Total Other Income and Expense	\$ (5,794.84)	\$ (8,238.68)
Net Income / (Loss) before Tax	\$ 10,219.23	\$ 19,208.69	Net Income / (Loss) before Tax	\$ (5,794.84)	\$ (8,238.68)
Net Income	\$ 10,219.23	\$ 19,208.69	Net Income	\$ (5,794.84)	\$ (8,238.68)
Total Comprehensive Income	\$ 10,219.23	\$ 19,208.69	Total Comprehensive Income	\$ (5,794.84)	\$ (8,238.68)

CASE NAME: Re Michael Scott Carmichael

CASE NUMBER: No. 2:18-bk-50024-MPP

STATEMENT OF ASSETS AND LIABILITIES
MONTH ENDING February 28, 2018

I. ASSETS (from Schedules A & B)		AMOUNT
Cash (from "Ending Cash", Exhibit A)	\$	<u>12,363.23</u>
Securities and other short		<u>-</u>
term liquid assets		
Account Receivable		<u>-</u>
Inventory:		
Beginning of period	<u></u>	
End of period		<u>-</u>
Other current assets (itemize):		
<u></u>		<u>-</u>
<u></u>		<u>-</u>
Long-term assets - include		
equipment, buildings and		
property (itemize):		
<u></u>		<u>-</u>
<u></u>		<u>-</u>
<u></u>		<u>-</u>
Total Assets	\$	<u>12,363.23</u>

II. LIABILITIES

	AMOUNT
Postpetition (from "Total Amount Due", Exhibit B)	\$ 33,531.38
Prepetition (itemize):	
Secured (from bankruptcy petition Schedule D)	196,468.19
Priority (from bankruptcy petition Schedule E)	94,000.00
Unsecured (from bankruptcy petition Schedule F)	2,945,697.40
	-
	-
Total Liabilities	\$ 3,269,696.97

EXHIBIT A [Complete an Exhibit A for each bank account]

CASE NAME: Re Michael Scott Carmichael

CASE NUMBER: No. 2:18-bk-50024-MPP

CASH RECEIPTS & DISBURSEMENTS SUMMARY
[USE BOOK AMOUNTS, NOT BANK]

MONTH ENDING February 28, 2018

BANK NAME Bank of America

ACCOUNT NO. [last 4 digits] # 0302

BEGINNING CASH PER BOOKS \$ 17.00

PLUS RECEIPTS -

PLUS TRANSFERS IN
(Use Transfer line only for transfers
between bank accounts.)

LESS DISBURSEMENTS
(Attach copy of disbursements journal
or other record showing date, payee,
purpose and amount for all cash or
check disbursements. List must show
total that agrees to amount above.) -

LESS TRANSFERS OUT 17.00
(Use Transfer line only for transfers
between bank accounts.)

ENDING CASH PER BOOKS
(to "Cash", Statement
of Assets and Liabilities) \$ -

(Attach copy of bank statement after redacting all except last 4 digits of account number)



P.O. Box 15284
Wilmington, DE 19850

M SCOTT CARMICHAEL
1059 N CEDAR BLUFF RD
KNOXVILLE, TN 37923-2233

Customer service information

-  Customer service: 1.800.432.1000
- TDD/TTY users only: 1.800.288.4408
- En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Money Market Savings

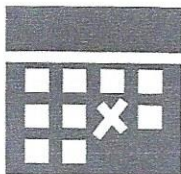
for January 30, 2018 to February 26, 2018

M SCOTT CARMICHAEL

Account number: [REDACTED] 0302

Account summary

Beginning balance on January 30, 2018	\$17.00
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-17.00
Service fees	-0.00
Ending balance on February 26, 2018	\$0.00



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SSM-10-17-0646.C | AR6PMG4V



Your savings account

M SCOTT CARMICHAEL | Account # 0022 3000 0302 | January 30, 2018 to February 26, 2018

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
02/16/18	Customer Withdrawal Image	-17.00
Total other subtractions		-\$17.00

Thank you for choosing Bank of America.

SSM-02-17-0616.A1 | ARG777TT

EXHIBIT A

CASE NAME:

Re Michael Scott Carmichael

Case No. 2:18-bk-50024-MPP

BANK: Bank of America - Money Market Savings - Personal

ACCOUNT NO. # 0302

BEGINNING CASH	\$ 17.00
PLUS: RECEIPTS (DEPOSITS)	-
LESS: DISBURSEMENTS (LIST BELOW)	17.00
ENDING CASH	\$ -

CASH DISBURSEMENTS DETAIL

DATE	CHECK #	PAYEE	AMOUNT	PURPOSE
28-Feb		Transfer to Citizens Bank of Sevier	\$ 17.00	To Close Account

Total Cash Distributions

\$ 17.00

EXHIBIT A [Complete an Exhibit A for each bank account]

CASE NAME: Re Michael Scott Carmichael

CASE NUMBER: No. 2:18-bk-50024-MPP

CASH RECEIPTS & DISBURSEMENTS SUMMARY
[USE BOOK AMOUNTS, NOT BANK]

MONTH ENDING February 28, 2018

BANK NAME Bank of America

ACCOUNT NO. [last 4 digits] # 3032

BEGINNING CASH PER BOOKS \$ 393.95

PLUS RECEIPTS 494.73

PLUS TRANSFERS IN -
(Use Transfer line only for transfers
between bank accounts.)

LESS DISBURSEMENTS 29.95
(Attach copy of disbursements journal
or other record showing date, payee,
purpose and amount for all cash or
check disbursements. List must show
total that agrees to amount above.)

LESS TRANSFERS OUT 858.73
(Use Transfer line only for transfers
between bank accounts.)

ENDING CASH PER BOOKS
(to "Cash", Statement
of Assets and Liabilities) \$ -

(Attach copy of bank statement after redacting all except last 4 digits of account number)



P.O. Box 15284
Wilmington, DE 19850

GUARDIAN ENTERPRISES INC
1059 N CEDAR BLUFF RD
KNOXVILLE, TN 37923-2233

Business Advantage

Customer service information

1.888.BUSINESS (1.888.287.4637)

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Business Advantage Checking

for February 1, 2018 to February 28, 2018

GUARDIAN ENTERPRISES INC

Account number: [REDACTED] 3032

Account summary

Beginning balance on February 1, 2018	\$393.95
Deposits and other credits	494.73
Withdrawals and other debits	-858.73
Checks	-0.00
Service fees	-29.95
Ending balance on February 28, 2018	\$0.00

of deposits/credits: 2

of withdrawals/debits: 2

of items-previous cycle¹: 0

of days in cycle: 28

Average ledger balance: \$195.00

¹Includes checks paid, deposited items & other debits

Thank you for choosing Bank of America.

SSM-02-17-0616A1 | ARG777T1



Your checking account

GUARDIAN ENTERPRISES INC | Account # 4440 1708 3032 | February 1, 2018 to February 28, 2018

Deposits and other credits

Date	Description	Amount
02/16/18	ELECTRONIC MERCH DES:PAYMENTJNL ID:VN6229 INDN:0000GUARDIAN ENTERPR CO ID:3341569688 CTX	410.59
02/16/18	ELECTRONIC MERCH DES:PAYMENTJNL ID:VN4496 INDN:0000THE PGA OF AMERI CO ID:3341569688 CTX	84.14
Total deposits and other credits		\$494.73

Withdrawals and other debits

Date	Description	Amount
02/16/18	Customer Withdrawal Image	-858.73
Total withdrawals and other debits		-\$858.73

Service fees

Date	Transaction description	Amount
02/01/18	Monthly Fee for Business Advantage	-29.95
Total service fees		-\$29.95

Note your Ending Balance already reflects the subtraction of Service Fees.

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)
02/01	364.00	02/16	0.00

Bank of America Business Advantage



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Online Banking

TIP OF
THE MONTH

¹ Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply. View the Online Banking Service Agreement at bankofamerica.com/serviceagreement for more information. Data connection required. Wireless carrier fees may apply. ©2017 Bank of America Corporation. | ART3K7YD | SSM-04-17-0042.B

EXHIBIT A

CASE NAME:

Re Michael Scott Carmichael

Case No. 2:18-bk-50024-MPP

BANK: Bank of America - Business Advantage Checking - Guardian Enterprises, LLC
ACCOUNT NO. # 3032

BEGINNING CASH	\$ 393.95
PLUS: RECEIPTS (DEPOSITS)	494.73
LESS: DISBURSEMENTS (LIST BELOW)	888.68
ENDING CASH	\$ -

CASH DISBURSEMENTS DETAIL

DATE	CHECK #	PAYEE	AMOUNT	PURPOSE
1-Feb		Bank of America	\$ 29.95	Monthly Bank Fee
16-Feb		Transfer to Citizens Bank of Sevier	\$ 858.73	To Close Account

Total Cash Distributions

\$ 888.68

EXHIBIT A [Complete an Exhibit A for each bank account]

CASE NAME: Re Michael Scott Carmichael

CASE NUMBER: No. 2:18-bk-50024-MPP

CASH RECEIPTS & DISBURSEMENTS SUMMARY
[USE BOOK AMOUNTS, NOT BANK]

MONTH ENDING February 28, 2018

BANK NAME Bank of America

ACCOUNT NO. [last 4 digits] # 8788

BEGINNING CASH PER BOOKS \$ 15.67

PLUS RECEIPTS -

PLUS TRANSFERS IN -
(Use Transfer line only for transfers
between bank accounts.)

LESS DISBURSEMENTS -
(Attach copy of disbursements journal
or other record showing date, payee,
purpose and amount for all cash or
check disbursements. List must show
total that agrees to amount above.)

LESS TRANSFERS OUT 15.67
(Use Transfer line only for transfers
between bank accounts.)

ENDING CASH PER BOOKS
(to "Cash", Statement
of Assets and Liabilities) \$ -

(Attach copy of bank statement after redacting all except last 4 digits of account number)

**Account Closed by or Before
February 28, 2018**

**Bank Statement Unavailable
from Bank of America**

EXHIBIT A

CASE NAME:

Re Michael Scott Carmichael

Case No. 2:18-bk-50024-MPP

BANK: Bank of America - Advantage Tiered Interest Checking - Personal

ACCOUNT NO. # 8788

BEGINNING CASH	\$ 15.67
PLUS: RECEIPTS (DEPOSITS)	-
LESS: DISBURSEMENTS (LIST BELOW)	15.67
ENDING CASH	\$ -

CASH DISBURSEMENTS DETAIL

DATE	CHECK #	PAYEE	AMOUNT	PURPOSE
28-Feb		Transfer to Citizens Bank of Sevier	\$ 15.67	To Close Account

Total Cash Distributions

\$ 15.67

EXHIBIT A [Complete an Exhibit A for each bank account]

CASE NAME: Re Michael Scott Carmichael

CASE NUMBER: No. 2:18-bk-50024-MPP

CASH RECEIPTS & DISBURSEMENTS SUMMARY
[USE BOOK AMOUNTS, NOT BANK]

MONTH ENDING February 28, 2018

BANK NAME Citizens Bank of Sevierville

ACCOUNT NO. [last 4 digits] # 8780

BEGINNING CASH PER BOOKS \$ 6,815.46

PLUS RECEIPTS 91.73

PLUS TRANSFERS IN 19,232.92
(Use Transfer line only for transfers
between bank accounts.)

LESS DISBURSEMENTS 13,781.88
(Attach copy of disbursements journal
or other record showing date, payee,
purpose and amount for all cash or
check disbursements. List must show
total that agrees to amount above.)

LESS TRANSFERS OUT -
(Use Transfer line only for transfers
between bank accounts.)

ENDING CASH PER BOOKS
(to "Cash", Statement
of Assets and Liabilities) \$ 12,358.23

(Attach copy of bank statement after redacting all except last 4 digits of account number)

Date 3/05/18 Page 1
Primary Account @XXXXXXXXXX@8780
Enclosures 3

MICHAEL SCOTT CARMICHAEL
BKRPTCY CASE NO 2:18-BK-50024-MPP
648 RANCH RD
BLAINE TN 37709-2037

Secure. Reliable. Verified.
CNB has earned a 5-star rating from BauerFinancial.com.
That makes us one of the strongest banks in the nation!

-----Checking Accounts-----

SIMPLY CHECKING		Number of Images	3
Account Number	@XXXXXXXXXX@8780	Statement Dates	2/06/18 thru 3/05/18
Previous Balance	6,815.46	Days in the statement period	28
2 Deposits/Credits	19,324.65	Average Ledger	9,790.98
110 Checks/Debits	13,781.88	Average Collected	9,790.98
Service Charge	.00		
Interest Paid	.00		
Ending Balance	12,358.23		

--- Deposits and Other Credits ---

Date	Description	Amount
2/20	Deposit/Credit	19,232.92
2/21	POS CRE 0056 02/20/18 75018774	91.73
	ENTERPRISE RENT-A-	
	SEVIERVILLE TN	
	Card # 5392	

--- Withdrawals and Other Debits ---

Date	Description	Amount
2/07	DBT CRD 0759 02/07/18 206395	40.00-
	WEIGELS 48	
	7235 STRAWBERRY PL	
	KNOXVILLE TN C#5392	
2/07	DBT CRD 2245 02/05/18 27018027	36.51-
	FARM TO FORK	
	RINGGOLD GA	
	Card # 5392	
2/07	DBT CRD 0915 02/06/18 23105005	3.38-
	STAPLES 0011	

Date 3/05/18 Page 2
Primary Account @XXXXXXXXXX@8780
Enclosures 3

SIMPLY CHECKING @XXXXXXXXXX@8780 (Continued)

--- Withdrawals and Other Debits ---

Date	Description	Amount
	SEVIERVILLE TN Card # 5392	
2/07	DBT CRD 1939 02/06/18 22900010 BAKERS WRECKER SER SEVIERVILLE TN Card # 5392	1.04-
2/07	DBT CRD 1939 02/06/18 20900010 BAKERS WRECKER SER SEVIERVILLE TN Card # 5392	1.04-
2/07	POS DEB 1420 02/07/18 515650 KROGER 56 702 WINFIELD DUNN SEVIERVILLE TN C#5392	17.43-
2/08	DBT CRD 1505 02/06/18 23100535 CALHOUN S 108 KNOXVILLE TN Card # 5392	21.39-
2/08	DBT CRD 0443 02/07/18 22000915 RUBY TUESDAY 4909 KNOXVILLE TN Card # 5392	21.04-
2/08	DBT CRD 2339 02/07/18 27900014 RICHARD W PECTOL & JOHNSON CITY TN Card # 5392	.01-
2/08	DBT CRD 2339 02/07/18 23900014 RICHARD W PECTOL & JOHNSON CITY TN Card # 5392	.01-
2/08	ATM W/D 0711 02/08/18 00008537 PILOT CS 5402 RUTLEDGE PIKE KNOXVILLE TN C#5392	100.00-
2/09	DBT CRD 2301 02/08/18 26103006 SPEEDWAY 07158 189 CROSSVILLE TN Card # 5392	65.00-

Date 3/05/18 Page 3
Primary Account @XXXXXXXXXX@8780
Enclosures 3

SIMPLY CHECKING @XXXXXXXXXX@8780 (Continued)

--- Withdrawals and Other Debits ---

Date	Description	Amount
2/09	DBT CRD 2140 02/07/18 28710028 GAS N GO 619 BLAINE TN Card # 5392	51.00-
2/12	DBT CRD 2200 02/10/18 29710031 GAS N GO 619 BLAINE TN Card # 5392	63.00-
2/12	DBT CRD 0923 02/11/18 24105007 STAPLES 0011 SEVIERVILLE TN Card # 5392	36.55-
2/12	DBT CRD 0407 02/11/18 21000850 RUBY TUESDAY 4616 SEVIERVILLE TN Card # 5392	25.39-
2/12	DBT CRD 0134 02/09/18 21100755 CALHOUN S 108 KNOXVILLE TN Card # 5392	24.39-
2/12	DBT CRD 0111 02/08/18 26400671 BURGER KING 21523 COLUMBIA TN Card # 5392	11.78-
2/12	DBT CRD 2147 02/08/18 21710013 CHICK-FIL-A 01601 COOKEVILLE TN Card # 5392	9.36-
2/12	DBT CRD 0111 02/08/18 24400671 BURGER KING 21523 COLUMBIA TN Card # 5392	2.50-
2/12	POS DEB 1637 02/10/18 502402 KROGER 55 4414 ASHVILLE HWY KNOXVILLE TN C#5392	38.35-
2/12	POS DEB 1751 02/09/18 22410246 OFFICE MAX/OFFI 11	2.60-

Date 3/05/18 Page 4
Primary Account @XXXXXXXXXX@8780
Enclosures 3

SIMPLY CHECKING @XXXXXXXXXX@8780 (Continued)

--- Withdrawals and Other Debits ---

Date	Description	Amount
	KNOXVILLE TN	
2/12	Card # 5392	
	POS DEB 1518 02/10/18 15151759	.02-
	KWIK PANTRY 200	
	KNOXVILLE TN	
2/12	Card # 5392	
	POS DEB 1601 02/10/18 16160121	.01-
	KWIK PANTRY 200	
	KNOXVILLE TN	
2/13	Card # 5392	
	DBT CRD 0052 02/12/18 25018768	458.90-
	ENTERPRISE RENT-A-	
	SEVIERVILLE TN	
2/13	Card # 5392	
	DBT CRD 1231 02/13/18 901462	30.50-
	MURPHY EXP	
	310 WINFIELD-DUNN	
2/13	SEVIERVILLE TN C#5392	
	DBT CRD 0956 02/12/18 20160441	8.00-
	RPS KNOXVILLE PRYO	
	KNOXVILLE TN	
2/13	Card # 5392	
	POS DEB 1740 02/12/18 00418513	65.52-
	WM SUPERCE	
	Wal-Mart Super Cen	
2/14	KNOXVILLE (E) TN C#5392	
	DBT CRD 2056 02/12/18 27018028	411.19-
	Advanced Merchant	
	904-272-9557 FL	
2/14	Card # 5392	
	DBT CRD 1340 02/13/18 22207807	82.51-
	RUSSELL STOVER 433	
	KODAK TN	
2/14	Card # 5392	
	POS DEB 1526 02/14/18 20259575	9.46-
	OFFICE MAX/OFFI 11	
	KNOXVILLE TN	
	Card # 5392	

Date 3/05/18 Page 5
Primary Account @XXXXXXXXXX@8780
Enclosures 3

SIMPLY CHECKING @XXXXXXXXXX@8780 (Continued)

--- Withdrawals and Other Debits ---

Date	Description	Amount
2/15	DBT CRD 1341 02/14/18 28207807 RUSSELL STOVER 433 KODAK TN Card # 5392	129.96-
2/15	DBT CRD 1429 02/14/18 28900011 AUBREYS CEDAR BLUF KNOXVILLE TN Card # 5392	41.14-
2/15	DBT CRD 0839 02/15/18 032654 SHELL Serv SHELL GRAY TN C#5392	33.46-
2/15	DBT CRD 0952 02/14/18 25500549 WENDYS 7739 KNOXVILLE TN Card # 5392	13.19-
2/15	DBT CRD 2144 02/13/18 20710008 CHICK-FIL-A 00764 SEVIERVILLE TN Card # 5392	5.87-
2/15	POS DEB 1324 02/15/18 18224406 OFFICE DEPOT 00 21 JOHNSON CITY TN Card # 5392	69.82-
2/15	POS DEB 1906 02/14/18 19190540 KWIK PANTRY 200 KNOXVILLE TN Card # 5392	.01-
2/16	DBT CRD 2208 02/15/18 21900010 RICHARD W PECTOL & JOHNSON CITY TN Card # 5392	1.04-
2/20	DBT CRD 1825 02/18/18 20741179 FEDEX 789776331222 MEMPHIS TN Card # 5392	80.86-
2/20	DBT CRD 0055 02/16/18 26018771 ENTERPRISE RENT-A-	75.83-

Date 3/05/18 Page 6
Primary Account @XXXXXXXXXX@8780
Enclosures 3

SIMPLY CHECKING @XXXXXXXXXX@8780 (Continued)

--- Withdrawals and Other Debits ---

Date	Description	Amount
	865-9083044 TN	
	Card # 5392	
2/20	DBT CRD 0344 02/19/18 26001068	54.54-
	CHICKEN SALAD CHIC	
	CHATTANOOGA TN	
	Card # 5392	
2/20	DBT CRD 0727 02/19/18 12798238	31.00-
	PILOT 00112	
	Louisville TN	
	Card # 5392	
2/20	DBT CRD 0750 02/20/18 629320	31.00-
	WEIGELS 7	
	143 W. BROADWAY BL	
	JEFFERSON CTY TN C#5392	
2/20	DBT CRD 1623 02/16/18 529665	20.00-
	ZOOMERZ 9	
	510 WINFIELD DUNN	
	SEVIERVILLE TN C#5392	
2/20	DBT CRD 0349 02/16/18 22001035	14.96-
	SHONEY S 17	
	SEVIERVILLE TN	
	Card # 5392	
2/20	DBT CRD 2224 02/15/18 23710007	14.56-
	CHICK-FIL-A 00303	
	JOHNSON CITY TN	
	Card # 5392	
2/20	DBT CRD 2148 02/17/18 29710020	11.46-
	CHICK-FIL-A 02847	
	KNOXVILLE TN	
	Card # 5392	
2/20	DBT CRD 0316 02/19/18 27400000	8.72-
	SMOOTHIE KING 050	
	KNOXVILLE TN	
	Card # 5392	
2/20	DBT CRD 0436 02/19/18 23001068	7.63-
	CHICKEN SALAD CHIC	
	CHATTANOOGA TN	
	Card # 5392	

Date 3/05/18 Page 7
Primary Account @XXXXXXXXXX@8780
Enclosures 3

SIMPLY CHECKING @XXXXXXXXXX@8780 (Continued)

--- Withdrawals and Other Debits ---

Date	Description	Amount
2/20	DBT CRD 2224 02/15/18 22710008 CHICK-FIL-A 00571 JOHNSON CITY TN Card # 5392	7.17-
2/20	DBT CRD 1932 02/19/18 29900013 PINE LAKES GOLF CO ROCKFORD TN Card # 5392	3.00-
2/20	DBT CRD 2340 02/16/18 24900012 RENFRO INTERIORS KNOXVILLE TN Card # 5392	1.00-
2/20	POS DEB 1027 02/19/18 15731830 OFFICE MAX/OFFI 11 KNOXVILLE TN Card # 5392	39.66-
2/20	POS DEB 1856 02/17/18 668281 FOOD CITY 180 RUTLEDGE PIKE BLAINE TN C#5392	18.05-
2/20	ATM W/D 0853 02/20/18 00005006 Weigels 77 143 WEST BROADWAY JEFFERSON CIT TN C#5392	100.00-
2/21	DBT CRD 1345 02/21/18 493698 WEIGELS 3 9541 KINGSTON PIKE KNOXVILLE TN C#5392	54.00-
2/21	DBT CRD 2140 02/19/18 26710011 CHICK-FIL-A 01348 KNOXVILLE TN Card # 5392	8.99-
2/21	DBT CRD 0054 02/20/18 20205140 UNIVERSITY GENERAL 8652514658 TN Card # 5392	2.59-
2/21	DBT CRD 0054 02/20/18 27205140 UNIVERSITY GENERAL	2.08-

Date 3/05/18 Page 8
Primary Account @XXXXXXXXXX@8780
Enclosures 3

SIMPLY CHECKING @XXXXXXXXXX@8780 (Continued)

--- Withdrawals and Other Debits ---

Date	Description	Amount
	8652514658 TN Card # 5392	
2/21	POS DEB 1308 02/21/18 18512292 OFFICE MAX/OFFI 11 KNOXVILLE TN	52.25-
	Card # 5392	
2/22	DBT CRD 2144 02/20/18 21710021 CHICK-FIL-A 03761 KNOXVILLE TN	15.83-
	Card # 5392	
2/22	POS DEB 1642 02/21/18 21810054 OFFICE DEPOT 00 D/ KNOXVILLE TN	31.46-
	Card # 5392	
2/22	POS DEB 1916 02/21/18 966871 FOOD CITY 180 RUTLEDGE PIKE BLAINE TN C#5392	17.39-
2/22	ATM W/D 1918 02/21/18 98299783 Cardtronic 180 RUTLEDGE PIKE BLAINE TN C#5392	143.00-
2/22	ATM W/D 0648 02/22/18 00000263 PILOT CS 5402 RUTLEDGE PIKE KNOXVILLE TN C#5392	100.00-
2/22	Bill Paid-PATRICIA CARMICHAEL Conf #3	1,000.00-
2/23	DBT CRD 2010 02/22/18 22102010 FIREHOUSE SUBS 80 ATHENS AL	13.00-
	Card # 5392	
2/23	DBT CRD 2152 02/21/18 27710010 CHICK-FIL-A 00994 KNOXVILLE TN	10.68-
	Card # 5392	
2/23	DBT CRD 2344 02/22/18 25432530 PETES COUNTRY MEAT	2.08-

Date 3/05/18 Page 9
Primary Account @XXXXXXXXXX@8780
Enclosures 3

SIMPLY CHECKING @XXXXXXXXXX@8780 (Continued)

--- Withdrawals and Other Debits ---

Date	Description	Amount
	LORETTO TN	
	Card # 5392	
2/23	DBT CRD 1920 02/22/18 20900012	1.04-
	PETES COUNTRY MEAT	
	LORETTO TN	
	Card # 5392	
2/23	DBT CRD 1920 02/22/18 29900010	.01-
	PETES COUNTRY MEAT	
	LORETTO TN	
	Card # 5392	
2/23	DBT CRD 2344 02/22/18 27432530	.01-
	PETES COUNTRY MEAT	
	LORETTO TN	
	Card # 5392	
2/26	DBT CRD 1402 02/25/18 23006059	197.09-
	MOES ORIGINAL BBQ	
	DAPHNE AL	
	Card # 5392	
2/26	DBT CRD 1706 02/23/18 765676	62.20-
	CLARK S 1	
	29234 HIGHWAY 98	
	DAPHNE AL C#5392	
2/26	DBT CRD 1732 02/22/18 26200112	62.00-
	MAPCO EXPRESS 525	
	LORETTO TN	
	Card # 5392	
2/26	DBT CRD 1028 02/25/18 29111492	59.62-
	LOVES COUNTRY 0000	
	LEE FL	
	Card # 5392	
2/26	DBT CRD 0042 02/25/18 20100662	21.27-
	WHATABURGER 779	
	CRESTVIEW FL	
	Card # 5392	
2/26	DBT CRD 0004 02/23/18 25300481	15.00-
	CKE*THE WAREHOUSE	
	FAIRHOPE AL	
	Card # 5392	

Date 3/05/18 Page 10
Primary Account @XXXXXXXXXX@8780
Enclosures 3

SIMPLY CHECKING @XXXXXXXXXX@8780 (Continued)

--- Withdrawals and Other Debits ---

Date	Description	Amount
2/26	POS DEB 1110 02/24/18 44058524 DICKS SPOR 1390 TINGLE CIRCLE MOBILE AL C#5392	137.49-
2/26	POS DEB 1813 02/23/18 19822287 CIRCLE K 501 E CERVANTES ST PENSACOLA FL C#5392	37.04-
2/26	ATM W/D 2056 02/25/18 00000818 PAI ISO 225 E COASTLINE DR JACKSONVILLE FL C#5392	123.99-
2/27	DBT CRD 1112 02/26/18 23722955 HYATT REG JACKSONV JACKSONVILLE FL Card # 5392	69.35-
2/27	DBT CRD 1420 02/27/18 14293940 LOVES TRAVEL STOPS DEFUNIAK SPRI FL Card # 5392	56.50-
2/27	PREM PMT BCBS OF AL WEB 18/02/27 ID # TXC844202445 TRACE # 062000012780029	432.76-
2/27	PREM PMT BCBS OF AL WEB 18/02/27 ID # XAD871829638 TRACE # 062000012780486	32.00-
2/28	DBT CRD 0957 02/28/18 23100821 VZWRLSS*APOCC VISE 800-922-0204 FL Card # 5392	137.59-
2/28	DBT CRD 1140 02/27/18 24722823 HYATT REG JACKSONV JACKSONVILLE FL Card # 5392	50.00-
2/28	DBT CRD 1430 02/26/18 26016000 LANIER PARKING 107	12.00-

Date 3/05/18 Page 11
Primary Account @XXXXXXXXXX@8780
Enclosures 3

SIMPLY CHECKING @XXXXXXXXXX@8780 (Continued)

--- Withdrawals and Other Debits ---

Date	Description	Amount
	4048816076 FL	
	Card # 5392	
2/28	POS DEB 1853 02/27/18 915934	18.51-
	Fairhope M	
	8961 Fairhope Aven	
	Fairhope AL C#5392	
3/01	DBT CRD 0944 02/28/18 27500519	23.35-
	WENDY S 0210	
	FAIRHOPE AL	
	Card # 5392	
3/01	POS DEB 1705 02/28/18 17545210	21.87-
	LOWE S 22	
	29645 FREDERICK BL	
	DAPHNE AL C#5392	
3/02	DBT CRD 0236 03/01/18 24026904	131.16-
	STATE FARM INSURAN	
	800-956-6310 IL	
	Card # 5392	
3/02	DBT CRD 0221 03/01/18 21104011	10.53-
	JET PEP 66	
	HANCEVILLE AL	
	Card # 5392	
3/02	DBT CRD 2327 03/01/18 22900010	1.04-
	PETES COUNTRY MEAT	
	LORETTO TN	
	Card # 5392	
3/02	ATM W/D 0834 03/02/18 00001533	200.00-
	PILOT CS	
	5402 RUTLEDGE PIKE	
	KNOXVILLE TN C#5392	
3/05	DBT CRD 1731 03/02/18 922541	59.01-
	WEIGELS 6	
	12350 HWY 72 NORTH	
	LOUDON TN C#5392	
3/05	DBT CRD 1749 03/01/18 26200149	57.00-
	5770 SHAN S VICT	
	ROGERSVILLE AL	
	Card # 5392	

Date 3/05/18 Page 12
Primary Account @XXXXXXXXXX@8780
Enclosures 3

SIMPLY CHECKING @XXXXXXXXXX@8780 (Continued)

--- Withdrawals and Other Debits ---

Date	Description	Amount
3/05	DBT CRD 1753 03/04/18 22216407 PILOT 00191 Knoxville TN Card # 5392	51.36-
3/05	DBT CRD 1307 03/02/18 20105003 STAPLES 0011 SEVIERVILLE TN Card # 5392	38.17-
3/05	DBT CRD 1200 03/03/18 28100622 3 MINUTE MAGIC - L KNOXVILLE TN Card # 5392	29.99-
3/05	DBT CRD 2148 03/03/18 24710026 CHICK-FIL-A 03761 KNOXVILLE TN Card # 5392	12.45-
3/05	DBT CRD 2124 03/01/18 26710015 CHICK-FIL-A 01854 MOUNT JULIET TN Card # 5392	10.68-
3/05	DBT CRD 1307 03/02/18 21105005 STAPLES 0011 SEVIERVILLE TN Card # 5392	6.55-
3/05	POS DEB 1230 03/04/18 17739167 OFFICE MAX/OFFI 11 KNOXVILLE TN Card # 5392	120.44-
3/05	POS DEB 1937 03/02/18 77245672 Wal-Mart S 2932 WAL-SAMS KNOXVILLE SW TN C#5392	51.30-
3/05	ATM W/D 0610 03/05/18 06100668 5412 ASHEV 5412 ASHEVILLE HWY KNOXVILLE TN C#5392	103.50-

Date 3/05/18 Page 13
Primary Account @XXXXXXXXXX@8780
Enclosures 3

SIMPLY CHECKING @XXXXXXXXXX@8780 (Continued)

----- Checks in Serial Order -----			----- Checks in Serial Order -----		
Date	Check#	Amount	Date	Check#	Amount
2/14		2,000.00	3/02		837.85
2/20		4,585.00			

* Indicates skip in check numbers

----- Daily Balance Information -----					
Date	Balance	Date	Balance	Date	Balance
2/06	6,815.46	2/15	2,884.13	2/27	14,342.58
2/07	6,716.06	2/16	2,883.09	2/28	14,124.48
2/08	6,573.61	2/20	17,011.57	3/01	14,079.26
2/09	6,457.61	2/21	16,983.39	3/02	12,898.68
2/12	6,243.66	2/22	15,675.71	3/05	12,358.23
2/13	5,680.74	2/23	15,648.89		
2/14	3,177.58	2/26	14,933.19		

Our PRIVACY POLICY has not changed and is available on our website at
CNBTN.com on the home page. To request a copy, please call 865-429-7521.
* * * E N D O F S T A T E M E N T * * *

EXHIBIT A

CASE NAME:

Re Michael Scott Carmichael

Case No. 2:18-bk-50024-MPP

BANK: Citizens Bank of Sevierville - Simply Checking - Personal & Guardian Enterprises

ACCOUNT NO. # 8780

BEGINNING CASH	\$ 6,815.46
PLUS: RECEIPTS (DEPOSITS)	19,324.65
LESS: DISBURSEMENTS (LIST BELOW)	13,781.88
ENDING CASH	\$ 12,358.23

CASH DISBURSEMENTS DETAIL

DATE	CHECK #	PAYEE	AMOUNT	PURPOSE
7-Feb		Weigel's	\$ 40.00	Fuel
7-Feb		Farm to Fork Restaurant	\$ 36.51	Food
7-Feb		Staples	\$ 3.38	Installation Supplies for Client
7-Feb		Baker's Wrecker Service	\$ 1.04	Credit Fee - Test Transaction
7-Jan		Baker's Wrecker Service	\$ 1.04	Credit Fee - Test Transaction
7-Feb		Kroger's	\$ 17.43	Personal Items
8-Feb		Calhoun's	\$ 21.39	Food
8-Feb		Ruby Tuesday's	\$ 21.04	Food
8-Feb		Richard W. Pectol	\$ 0.01	Credit Fee - Test Transaction
8-Feb		Richard W. Pectol	\$ 0.01	Credit Fee - Test Transaction
8-Feb		ATM Withdrawal	\$ 100.00	Personal Items
9-Feb		Speedway	\$ 65.00	Fuel
9-Feb		Gas N Go	\$ 51.00	Fuel
12-Feb		Gas N Go	\$ 63.00	Fuel
12-Feb		Staples	\$ 36.55	Supplies for Customer
12-Feb		Ruby Tuesday's	\$ 25.39	Food
12-Feb		Calhoun's	\$ 24.39	Food
12-Feb		Burger King	\$ 11.78	Food
12-Feb		Chick-Fil-A	\$ 9.36	Food
12-Feb		Burger King	\$ 2.50	Food
12-Feb		Kroger's	\$ 38.35	Personal Items
12-Feb		Office Max	\$ 2.60	Installation Supplies for Client
12-Feb		Kwik Pantry # 200	\$ 0.02	Credit Fee - Test Transaction
12-Feb		Kwik Pantry # 200	\$ 0.01	Credit Fee - Test Transaction
13-Feb		Enterprise Rent-A-Car	\$ 458.90	Car Rental
13-Feb		Murphy Express	\$ 30.50	Fuel
13-Feb		Republic Parking	\$ 8.00	Parking
13-Feb		Wal-Mart	\$ 65.52	Office Expense
14-Feb		Advanced Merchant	\$ 411.19	Processing Equipment for Client
14-Feb		Russell Stover	\$ 82.51	Gift for Mother
14-Feb		Office Max	\$ 9.46	Supplies for Customer
14-Feb		Thomas Automotive	\$ 2,000.00	Payment on Engine for Suburban
15-Feb		Russell Stover	\$ 129.96	Business Gifts

15-Feb	Aubrey's Restaurant	\$	41.14	Food
15-Feb	Shell Service	\$	33.46	Fuel
15-Feb	Wendy's	\$	13.19	Food
15-Feb	Chick-Fil-A	\$	5.87	Food
15-Feb	Office Depot	\$	69.82	Supplies for Customer
15-Feb	Kwik Pantry # 200	\$	0.01	Credit Fee - Test Transaction
16-Feb	Richard W. Pectol	\$	1.04	Credit Fee - Test Transaction
20-Feb	FedEx	\$	80.86	Shipping
20-Feb	Enterprise Rent-A-Car	\$	75.83	Car Rental
20-Feb	Chicken Salad Chick	\$	54.54	Food
20-Feb	Pilot	\$	31.00	Fuel
20-Feb	Weigel's	\$	31.00	Fuel
20-Feb	Zoomer	\$	20.00	Fuel
20-Feb	Shoney's	\$	14.96	Food
20-Feb	Chick-Fil-A	\$	14.56	Food
20-Feb	Chick-Fil-A	\$	11.46	Food
20-Feb	Smoothie King	\$	8.72	Food
20-Feb	Chicken Salad Chick	\$	7.63	Food
20-Feb	Chick-Fil-A	\$	7.17	Food
20-Feb	Pine Lakes Golf Course	\$	3.00	Credit Fee - Test Transaction
20-Feb	Renfro Interiors	\$	1.00	Credit Fee - Test Transaction
20-Feb	Office Max	\$	39.66	Supplies for Customer
20-Feb	Food City	\$	18.05	Food
20-Feb	ATM Withdrawal	\$	100.00	Personal Items
20-Feb	Thomas Automotive	\$	4,585.00	Payment on Engine for Suburban
21-Feb	Weigel's	\$	54.00	Fuel
21-Feb	Chick-Fil-A	\$	8.99	Food
21-Feb	University General Surgeons	\$	2.59	Credit Fee - Test Transaction
21-Feb	University General Surgeons	\$	2.08	Credit Fee - Test Transaction
21-Feb	Office Max	\$	52.25	Office Expense
22-Feb	Chick-Fil-A	\$	15.83	Food
22-Feb	Office Depot	\$	31.46	Supplies for Customer
22-Feb	Food City	\$	17.39	Personal Items
22-Feb	ATM Withdrawal	\$	143.00	Personal Items
22-Feb	ATM Withdrawal	\$	100.00	Personal Items
22-Feb	Patricia Carmichael	\$	1,000.00	Rent
23-Feb	Firehouse Subs	\$	13.00	Food
23-Feb	Chick-Fil-A	\$	10.68	Food
23-Feb	Pete's Country Meat	\$	2.08	Credit Fee - Test Transaction
23-Feb	Pete's Country Meat	\$	1.04	Credit Fee - Test Transaction
23-Feb	Pete's Country Meat	\$	0.01	Credit Fee - Test Transaction
23-Feb	Pete's Country Meat	\$	0.01	Credit Fee - Test Transaction
26-Feb	Moe's Original BBQ	\$	197.09	Food
26-Feb	Clark's	\$	62.20	Fuel
26-Feb	Mapco	\$	62.00	Fuel
26-Feb	Love's Travel Center	\$	59.62	Fuel
26-Feb	Whataburger	\$	21.27	Food
26-Feb	The Wharehouse Bakery	\$	15.00	Food
26-Feb	Dick's Sporting Goods	\$	137.49	Personal Items
26-Feb	Circle K	\$	37.04	Personal Items
26-Feb	ATM Withdrawal	\$	123.99	Personal Items
27-Feb	Hyatt Regency	\$	69.35	Hotel
27-Feb	Love's Travel Center	\$	56.50	Fuel
27-Feb	Blue Cross Blue Shield of AL	\$	432.76	Health Insurance Premium
27-Feb	Blue Cross Blue Shield of AL	\$	32.00	Dental Insurance Premium

28-Feb	Verizon Wireless	\$	137.59	Cell Phone
28-Feb	Hyatt Regency	\$	50.00	Parking at Hotel
28-Feb	Lanier Parking	\$	12.00	Parking
28-Feb	Marathon Gas	\$	18.51	Fuel
1-Mar	Wendy's	\$	23.35	Food
1-Mar	Lowe's	\$	21.87	Installation Supplies for Client
2-Mar	State Farm Insurance	\$	131.16	Auto Insurance
2-Mar	Jet Petroleum	\$	10.53	Fuel
2-Mar	Pete's Country Meat	\$	1.04	Credit Fee - Test Transaction
2-Mar	ATM Withdrawal	\$	200.00	Personal Items
2-Mar	Bailey's Band Room	\$	204.04	Reimbursement to Client
2-Mar	A&A Construction Waste	\$	532.81	Reimbursement to Client
2-Mar	Kwik Pantry # 500	\$	101.00	Reimbursement to Client
5-Mar	Weigel's	\$	59.01	Fuel
5-Mar	Marathon Gas	\$	57.00	Fuel
5-Mar	Pilot	\$	51.36	Fuel
5-Mar	Staples	\$	38.17	Supplies for Customer
5-Mar	3 Minute Magic	\$	29.99	Auto Expense
5-Mar	Chick-Fil-A	\$	12.45	Food
5-Mar	Chick-Fil-A	\$	10.68	Food
5-Mar	Staples	\$	6.55	Office Expense
5-Mar	Office Max	\$	120.44	Office Expense
5-Mar	Wal-Mart	\$	51.30	Food & Personal Items
5-Mar	ATM Withdrawal	\$	103.50	Personal Items

Total Cash Distributions

\$ 13,781.88

EXHIBIT A [Complete an Exhibit A for each bank account]

CASE NAME: Re Michael Scott Carmichael

CASE NUMBER: No. 2:18-bk-50024-MPP

CASH RECEIPTS & DISBURSEMENTS SUMMARY
[USE BOOK AMOUNTS, NOT BANK]

MONTH ENDING February 28, 2018

BANK NAME Smart Bank

ACCOUNT NO. [last 4 digits] # 0719

BEGINNING CASH PER BOOKS \$ 0.79

PLUS RECEIPTS 18,425.73

PLUS TRANSFERS IN

**(Use Transfer line only for transfers
between bank accounts.)**

LESS DISBURSEMENTS 190.00

**(Attach copy of disbursements journal
or other record showing date, payee,
purpose and amount for all cash or
check disbursements. List must show
total that agrees to amount above.)**

LESS TRANSFERS OUT 18,231.52

**(Use Transfer line only for transfers
between bank accounts.)**

ENDING CASH PER BOOKS

**(to "Cash", Statement
of Assets and Liabilities)**

\$ 5.00

(Attach copy of bank statement after redacting all except last 4 digits of account number)

PO BOX 1910
PIGEON FORGE, TN 37868-1910
865.453.2650



SmartBank



1

GUARDIAN ENTERPRISES LLC
1059 N CEDAR BLUFF RD STE 107
KNOXVILLE TN 37923-2233

Page

1 of 3

Account Number: *****0719

Date 02/28/18

SMARTFREE BUSINESS CKNG

*****0719

Summary of Activity Since Your Last Statement

Beginning Balance	2/01/18	.79
Deposits / Misc Credits	6	18,425.73
Withdrawals / Misc Debits	2	18,421.52
** Ending Balance	2/28/18	5.00**
Service Charge		.00
Average Balance		3,192
Minimum Balance		0
Enclosures		1

Deposits and Credits

Date	Amount	Activity Description
2/13	62.66	SPS EFT 11042/PAYOUT
		SPS EFT 11042 SPS EFT 11042
2/13	163.26	SPS EFT 11042/PAYOUT
		SPS EFT 11042 SPS EFT 11042
2/14	4,036.70	CENTRAL PAYMENT/AG DRCR
2/14	4,108.79	CENTRAL PAYMENT/AG DRCR
2/16	1.86	ELECTRONIC MERCH/PAYMENTJNL
		VN6231 GUARDIAN ENTERPR
2/16	10,052.46	ELECTRONIC MERCH/PAYMENTJNL
		VN6230 GUARDIAN ENTERPR

Checks in Check Number Order

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
2/20		18,231.52						

* indicates a break in check number sequence

Withdrawals and Debits

Date	Amount	Activity Description
2/13	190.00	Epay Gateway/Gateway Chg
		44101061 Guardian Enterprises L

PO BOX 1910
PIGEON FORGE, TN 37868-1910
865.453.2650



SmartBank



**GUARDIAN ENTERPRISES LLC
1059 N CEDAR BLUFF RD STE 107
KNOXVILLE TN 37923-2233**

Page 2 of 3

Account Number: *****0719

Date 02/28/18

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
2/13	36.71	2/16	18,236.52		
2/14	8,182.20	2/20	5.00		

CREDIT/DEBIT		CHECKING TRANSACTION	
103 CT			
CUSTOMER NAME		DATE	PREPARED BY
ADDRESS		2/20/18	CRP
CITY	STATE ZIP		APPROVED BY
DESCRIPTION:			
ACCOUNT NUMBER		TRAIL CODE	TOTAL AMOUNT
*1086030719		*60	\$ 18231.52
1501092161			

02/20/2018 \$18,231.52



EXHIBIT A

CASE NAME:

Re Michael Scott Carmichael

Case No. 2:18-bk-50024-MPP

BANK: SmartBank - Business Checking - Guardian of Enterprises, LLC

ACCOUNT NO. # 0719

BEGINNING CASH	\$ 0.79
PLUS: RECEIPTS (DEPOSITS)	18,425.73
LESS: DISBURSEMENTS (LIST BELOW)	18,421.52
ENDING CASH	\$ 5.00

CASH DISBURSEMENTS DETAIL

DATE	CHECK #	PAYEE	AMOUNT	PURPOSE
13-Feb		Epay Gateway	\$ 190.00	Credit Processing Charge
20-Feb		Transfer to CBS Acct # 8780	\$ 18,231.52	To Close Account

Total Cash Distributions

\$ 18,421.52

EXHIBIT C

CASE NAME: Re Michael Scott Carmichael

CASE NUMBER: No. 2:18-bk-50024-MPP

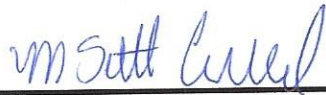
During the current period has any property of the debtor been sold or otherwise transferred other than in the ordinary course of the debtor's business? No.

If so, give a description of the property, to whom it was transferred, the date of the transfer, costs and expenses associated with the transfer (including all sell closing costs and loan payoff amounts) and the next amount received. If available, attach a copy of the settlement statement with the closing. N/A.

CERTIFICATE OF SERVICE
[to be completed by attorney for debtor]

Copies of the foregoing Monthly Operating Report have been sent by operation of the Court's electronic filing system to all parties indicated on the electronic filing receipt. All other interested parties and creditors listed below and/or on the attached mailing matrix will be served by regular U.S. mail.

Done this 14th day of MARCH, 20 18



(Signature)

M. Scott Carmichael

(Printed name)

648 Ranch Road, #1A

(Street address)

Blaine, TN 37709

(City, state, zip)

(843) 729-6824

(Telephone)

The Monthly Operating Reports are required to be filed electronically with the Clerk of the Court in which your petition was filed. Copies should be served on the members of the Unsecured Creditor's Committee, if applicable, and the following:

Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114

Greeneville Cases:

United States Attorney
James H. Quillen U.S. Courthouse
220 W. Depot Street, Suite 423
Greeneville, TN 37743

Knoxville Cases:

United States Attorney
Howard H. Baker Jr. U.S. Courthouse
800 Market Street, Suite 211
Knoxville, TN 37902